

IN RE:

CHRISTOPHER L. RUDICH
ELIZABETH S. RUDICH
Debtor(s)

Ronda J. Winnecour
Movant

vs.
No Repondents.

Case No.:16-20524

Chapter 13

Document No.: 123

ENTERED BY DEFAULT

ORDER OF COURT

AND NOW, this 14th day of June, 2021, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

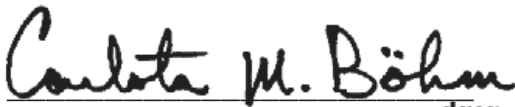
(4). Property of the estate hereby reverts in the debtor(s). This revestment of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

FILED
6/14/21 12:24 pm
CLERK
U.S. BANKRUPTCY
COURT - WDPA


Carlota M. Böhm dmr

Chief United States Bankruptcy Court Judge

In re:
Christopher L. Rudich
Elizabeth S. Rudich
Debtors

Case No. 16-20524-CMB
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Jun 14, 2021

User: culy
Form ID: pdf900

Page 1 of 4
Total Noticed: 41

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 16, 2021:

Recip ID	Recipient Name and Address
db/jdb	+ Christopher L. Rudich, Elizabeth S. Rudich, 190 Washington Street, Baden, PA 15005-1922
cr	ECMC, P.O. BOX 16408, ST. PAUL, MN 55116-0408
14179388	+ American Education Service/PHEAA, PO Box 61047, Harrisburg, PA 17106-1047
14179389	++ BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238 address filed with court:, Bank of America, 4161 Piedmont Parkwya, Greensboro, NC 27410-1000
14208684	+ Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
14406042	Educational Credit Management Corporation, PO BOX 16408, ST. PAUL, MN 55116-0408
14179394	+ Federal Loan Servicing Credit, PO Box 60610, Harrisburg, PA 17106-0610
14179395	+ First National Bank of PA, 4140 East State Street, Hermitage, PA 16148-3401
14187158	First National Bank of Pennsylvania, c/o David W. Raphael, Esquire, Grenen & Birsic, PC, One Gateway Center, 9th Floor, Pittsburgh, PA 15222
14187157	+ First National Bank of Pennsylvania, 4140 East State Street, Hermitage, PA 16148-3401
15026263	Flagstar Bank, FSB, P.O. Box 660263, Dallas, TX 75266-0263
15073236	+ Lakeview Loan Servicing, LLC, 4425 Ponce De Leon Blvd., MS 5-251, Coral Gables, FL 33146-1873
14191518	+ PHEAA, PO BOX 8147, HARRISBURG PA 17105-8147
14179403	+ PNC Bank, PO Box 747032, Pittsburgh, PA 15274-7032
14210163	U.S. Department of Education, C/O FedLoan Servicing, P.O. Box 69184, Harrisburg, PA 17106-9184
14179406	+ USAA Savings Bank, PO Box 33009, San Antonio, TX 78265-3009

TOTAL: 16

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/Text: ebnnotifications@creditacceptance.com	Jun 15 2021 00:04:00	Credit Acceptance Corporation, 25505 W. 12 Mile Road, Ste 3000, Southfield, MI 48034-8331
cr	Email/PDF: rmscedi@recoverycorp.com	Jun 15 2021 00:27:13	Recovery Management Systems Corporation, 25 S.E. Second Avenue, Suite 1120, Miami, FL 33131-1605
14218725	Email/PDF: EBN_AIS@AMERICANINFOSOURCE.COM	Jun 15 2021 00:27:24	American InfoSource LP as agent for, Verizon, PO Box 248838, Oklahoma City, OK 73124-8838
15067696	Email/Text: ebnnotifications@creditacceptance.com	Jun 15 2021 00:04:00	Credit Acceptance, 25505 West 12 Mile Road, Southfield, MI 48034
14179391	+ Email/Text: bankruptcy@cavps.com	Jun 15 2021 00:05:00	Cavalry Portfolio Service, 500 Summit Lake Drive, Valhalla, NY 10595-2322
14205400	+ Email/Text: bankruptcy@cavps.com	Jun 15 2021 00:05:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
14179393	+ Email/Text: mediamanagers@clientservices.com	Jun 15 2021 00:04:00	Client Services, 3451 Harry S. Truman Blvd, Saint Charles, MO 63301-9816
14191611	Email/Text: mrdiscen@discover.com	Jun 15 2021 00:04:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14248196	+ Email/Text: kburkley@bernsteinlaw.com		

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		Jun 15 2021 00:06:00	Duquesne Light Company, c/o Peter J. Ashcroft,, Bernstein-Burkley, P.C., 707 Grant St., Suite 2200, Gulf Tower,, Pittsburgh, PA 15219-1945
14179398	+ Email/PDF: gecsedl@recoverycorp.com	Jun 15 2021 00:27:05	GE Capital, P.O. Box 9001557, Louisville, KY 40290-1557
14179399	Email/PDF: gecsedl@recoverycorp.com	Jun 15 2021 00:27:05	GE Capital Retail Bank, P.O. Box 960061, Orlando, FL 32896-0061
14181152	+ Email/Text: bankruptcy@huntington.com	Jun 15 2021 00:05:00	Huntington National Bank, P O Box 89424, Cleveland OH 44101-6424
14179400	+ Email/Text: bankruptcy@huntington.com	Jun 15 2021 00:05:00	Huntington National Bank, PO Box 1558, Columbus, OH 43216-1558
14179401	+ Email/Text: sbse.cio.bnc.mail@irs.gov	Jun 15 2021 00:04:00	IRS, 5045 Butler Ave, Fresno, CA 93888-7700
14179402	Email/Text: JCAP_BNC_Notices@jcap.com	Jun 15 2021 00:05:00	Jefferson Capital System, 16 McLeland Road, Saint Cloud, MN 56303
14179392	Email/PDF: ais.chase.ebn@americaninfosource.com	Jun 15 2021 00:25:53	Chase, P.O. Box 78420, Phoenix, AZ 85062
14288069	Email/PDF: ais.chase.ebn@americaninfosource.com	Jun 15 2021 00:25:53	JPMorgan Chase Bank, N.A., Chase Records Center, Attn: Correspondence Mail, Mail Code LA4-5555, 700 Kansas Lane, Monroe, LA 71203
15300759	+ Email/Text: cashiering-administrationservices@flagstar.com	Jun 15 2021 00:06:00	Lakeview Loan Servicing, LLC, c/o Flagstar Bank, FSB, 5151 Corporate Drive, Troy, MI 48098-2639
14381549	Email/Text: peritus@ebn.phinsolutions.com	Jun 15 2021 00:06:00	PERITUS PORTFOLIO SERVICES II, LLC, PO BOX 141419, Irving, Tx 75014-1419
14179404	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jun 15 2021 00:27:36	Portfolio Recovery Associates, 120 Corporate Boulevard, Norfolk, VA 23502
14233071	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jun 15 2021 00:27:36	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14187323	Email/Text: bnc-quantum@quantum3group.com	Jun 15 2021 00:04:00	Quantum3 Group LLC as agent for, CP Medical LLC, PO Box 788, Kirkland, WA 98083-0788
14187647	Email/PDF: rmscedl@recoverycorp.com	Jun 15 2021 00:27:13	Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
14179407	+ Email/Text: wfmelectronicbankruptcyntifications@verizonwireless.com	Jun 15 2021 00:04:00	Verizon Wireless, P. O. Box 17464, Baltimore, MD 21297-1464
14179408	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Jun 15 2021 00:04:00	World Financial Network Bank, PO Box 182124, Columbus, OH 43218-2124

TOTAL: 25

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Duquesne Light Company
cr		FLAGSTAR BANK FSB, AS SERVICER, et.al.
cr		Flagstar Bank, FSB
cr		JPMorgan Chase Bank, National Association
cr		LAKEVIEW LOAN SERVICING, LLC
cr		Lakeview Loan Servicing, LLC
cr	*+	First National Bank of Pennsylvania, 4140 East State Street, Hermitage, PA 16148-3401
cr	*	PERITUS PORTFOLIO SERVICES II, LLC, PO BOX 141419, IRVING, TX 75014-1419
14179390	*P++	BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238, address filed with court:, Bank of America, PO Box 982235, El Paso, TX 79998
14179397	*+	First National Bank of PA, 4140 EAst State Street, Hermitage, PA 16148-3401
14179396	*+	First National Bank of PA, 4140 East State Street, Hermitage, PA 16148-3401
14301574	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA

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71203-4774, address filed with court:, JPMorgan Chase Bank, N.A., Chase Records Center, Attn: Correspondence Mail, Mail Code LA4-5555, 700 Kansas Lane, Monroe, LA 71203

14179405 *P++

PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court:, Portfolio Recovery Associates, 120 Corporate Boulevard, Norfolk, VA 23502

TOTAL: 6 Undeliverable, 7 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 16, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 14, 2021 at the address(es) listed below:

Name	Email Address
Andrew F Gornall	on behalf of Creditor JPMorgan Chase Bank National Association agornall@gornall-law.com
Brian Nicholas	on behalf of Creditor JPMorgan Chase Bank National Association bnicholas@kmlawgroup.com
Chandra Marie Arkema	on behalf of Creditor Lakeview Loan Servicing LLC tuhawkeye@msn.com, carkema@squirelaw.com
David W. Raphael	on behalf of Creditor First National Bank of Pennsylvania raphaeld@fnb-corp.com
Joshua I. Goldman	on behalf of Creditor JPMorgan Chase Bank National Association jgoldman@kmlawgroup.com, angelica.reyes@padgettllawgroup.com
Lauren M. Lamb	on behalf of Debtor Christopher L. Rudich julie.steidl@steidl-steinberg.com; court docs.sands@gmail.com; acordell@steidl-steinberg.com; cgoga@steidl-steinberg.com; Lamb LR53037@notify.bestcase.com; rlager@steidl-steinberg.com; leslie.nebel@steidl-steinberg.com
Lauren M. Lamb	on behalf of Joint Debtor Elizabeth S. Rudich julie.steidl@steidl-steinberg.com; court docs.sands@gmail.com; acordell@steidl-steinberg.com; cgoga@steidl-steinberg.com; Lamb LR53037@notify.bestcase.com; rlager@steidl-steinberg.com; leslie.nebel@steidl-steinberg.com
Michael John Clark	on behalf of Creditor Lakeview Loan Servicing LLC mclark@squirelaw.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Peter J. Ashcroft	on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com ckutch@ecf.courtdrive.com; acarr@bernsteinlaw.com
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
Thomas Song	on behalf of Creditor Flagstar Bank FSB pawb@fedphe.com
Thomas Song	on behalf of Creditor FLAGSTAR BANK FSB AS SERVICER, et.al. pawb@fedphe.com
Thomas Song	on behalf of Creditor LAKEVIEW LOAN SERVICING LLC pawb@fedphe.com

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Thomas Song

on behalf of Creditor Lakeview Loan Servicing LLC pawb@fedphe.com

William E. Craig

on behalf of Creditor Credit Acceptance Corporation ecfmail@mortoncraig.com
mhazlett@mortoncraig.com;mortoncraigecf@gmail.com

TOTAL: 16